IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

tent application of:

Philip D. LAPSLEY, Jonathan Alexander LEE, David Ferrin

PARE, Jr. and Ned HOFFMAN

09/815,434

Examiner:

John W. HAYES

Filed:

March 22, 2001

Group Art Unit: 3621

Confirmation No.

8767

For:

TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS

VIA A THIRD PARTY IDENTICATOR

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **AMENDMENT**

Responsive to the Office Action dated July 16, 2004, please amend the application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 14 of this paper.

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